

M. GALE LEMMON #4363
Assistant Attorney General
MARK L. SHURTLEFF #4666
Attorney General
Attorneys for Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone (801) 538-3872

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

JUDY NEEDLEMAN PRAGER

5820 Palm Tree Rd.

Plantation, FL 33317

License No. 243414

**NOTICE OF INFORMAL
ADJUDICATIVE PROCEEDING
AND ORDER**

DOCKET No.

2008-164 LC

Enf. Case No. 2306

The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Annotated §§ 31A-2-201 and 63-46b-3 and Utah Administrative Code Rule R590-160. Based upon information contained in agency files or known to the Commissioner, the Commissioner makes the following:

FINDINGS OF FACT

1. Respondent is a non-resident insurance agent authorized to do the business of insurance in the State of Utah holding License number 243414.
2. On or about July 30, 2008, the California Insurance Department took administrative action against the Respondent, limiting her license, assessing a significant monetary penalty jointly with an agency of \$70,000.00 total.

3. Respondent failed to notify the department within 30 days of the California action becoming final.

Having entered his Findings of Fact, the Commissioner now enters his:

CONCLUSION OF LAW

1. In failing to notify the department of an administrative action taken against her in another state within 30 day of such action becoming final, Respondent violated Utah Code Annotated § 31A-23a-105(2).

Based upon the foregoing Findings of Fact and Conclusions of Law, the Commissioner now enters the following:

ORDER

IT IS HEREBY ORDERED:

1. Respondent is assessed an administrative forfeiture in the amount of \$500.00. Said forfeiture shall be paid no later than ten (10) days after the date this Order becomes final.

2. This Order shall become final fifteen (15) days after the date of mailing unless a written request for a hearing is received from the Respondent in the offices of the department prior to that date. A written request for a hearing shall be signed by the person making the request and shall state the basis for the relief requested.

NOTIFICATION

If you request a hearing regarding this matter, the department will be represented by M.

Gale Lemmon, Assistant Attorney General, State Office Building, Room 3110, Salt Lake City, Utah 84114, Telephone Number (801) 538-3800. Failure to request a hearing will be considered a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

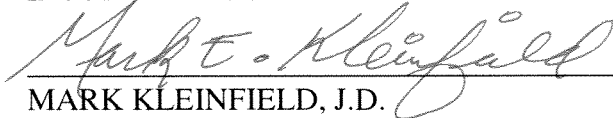
You are further notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$2,500.00 per violation and the suspension or revocation of your license and the filing of an action in District Court, which may impose forfeitures of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

Questions regarding this Adjudicative Proceeding should be directed to Connie S. Nowland, at the Utah Insurance Department (801) 538-3040.

DATED THIS 31st day of December, 2008.

D. KENT MICHIE
INSURANCE COMMISSIONER



MARK KLEINFELD, J.D.
ADMINISTRATIVE LAW JUDGE
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

CERTIFICATE OF MAILING

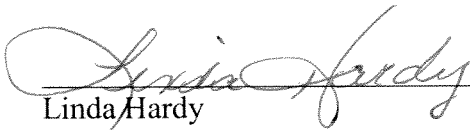
I do hereby certify that on this date I mailed, by regular mail, postage prepaid a true and correct copy of the attached:

NOTICE OF INFORMAL
ADJUDICATIVE PROCEEDING
AND ORDER

To the following:

Judy Needleman Prager
5820 Palm Tree Road
Plantation, FL 33317

DATED this 31st day of December 2008.



Linda Hardy

Court Clerk

Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114-6901

UTAH
Invoice - Original

Page 1

Printed Date: December 31, 2008
Invoice Date: December 31, 2008
Balance Due: \$500.00
Due Date: January 25, 2009
Invoice ID: 401863
Payor ID: 130927

PRAGER JUDY NEEDELMAN
1133 SE 3 AV

FORT LAUDERDALE FL 33316

Item Description	Amount
12/31/2008 Monetary Penalty Individual	\$500.00
E-case 2306 Docket 2008-164 LC	
Original Amount Due	<hr/> \$500.00

UTAH
Invoice - Original

Invoice Date: December 31, 2008
Balance Due: \$500.00
Due Date: January 25, 2009
Invoice ID: 401863
Payor ID: 130927
Payor Name: PRAGER, JUDY
NEEDELMAN

Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114-6901